

Information to identify the case:			
Debtor 1	Eric B Stevenson		
First Name	Middle Name	Last Name	
Debtor 2	Dawn A Stevenson		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey			
Case number: 20-22359-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Eric B Stevenson

Dawn A Stevenson

3/28/25

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Eric B Stevenson
Dawn A Stevenson
Debtors

Case No. 20-22359-JNP
Chapter 13

District/off: 0312-1
Date Rcvd: Mar 28, 2025

User: admin
Form ID: 3180W

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Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Eric B Stevenson, Dawn A Stevenson, 509 Cambridge Drive, Mt. Laurel, NJ 08054-2803
cr	+ ABCO Federal Credit Union, McKenna, DuPont Higgins & Stone, 229 Broad Street, PO Box 610, 229 Broad Street, PO Box 610, Red Bank, NJ 07701-0610
519011970	ABCO FCU, 621 Beverly Rancocas Road, Rancocas, NJ 08073
519011971	Abco Federal Credit Union, 621 Beverly Rancocas Road, Rancocas, NJ 08073
519071254	+ Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
519011984	+ Kohls, PO Box 3084, Milwaukee, WI 53201-3084
519011985	+ McKenna, Dupont,Higgins & Stone, 229 Broad Street, PO Box 610, Red Bank, NJ 07701-0610
519011969	PO Box 6286, Sioux Falls, SD 57117-6286
519011989	ProCo, PO Box 2462, New York, NY 10014
519011990	+ Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
519049280	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
519012003	+ WFPLA, PO Box 94435, Albuquerque, NM 87199-4435
519794790	Wells Fargo N.A. Servicing Center, MAC Q2132-023 PO Box 94423, Albuquerque, NM 87199

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 28 2025 20:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 28 2025 20:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519011972	+ Email/Text: amscbankruptcy@adt.com	Mar 28 2025 20:50:00	ADT, 3190 S. Vaughn Way, Aurora, CO 80014-3512
519040374	+ Email/Text: amscbankruptcy@adt.com	Mar 28 2025 20:50:00	ADT LLC, 3190 South Vaughn Way, Aurora, CO 80014-3512
519011973	Email/Text: legal@arsnational.com	Mar 28 2025 20:49:00	ARS National Services, Inc., PO Box 469046, Escondido, CA 92046-9046
519020833	+ EDI: BANKAMER2	Mar 29 2025 00:23:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
519066749	+ EDI: PRA.COM	Mar 29 2025 00:23:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519011976	Email/Text: correspondence@credit-control.com	Mar 28 2025 20:48:00	Credit Control, LLC, 5757 Phantom Drive, Suite 330, Hazelwood, MO 63042
519065052	EDI: CITICORP	Mar 29 2025 00:23:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027

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User: admin

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519011974	+ Email/Text: mediamanagers@clientservices.com	Mar 28 2025 20:47:00	Client Services Inc., 3451 Harry S. Truman Blvd., St. Charles, MO 63301-9816
519011975	EDI: WFNNB.COM	Mar 29 2025 00:23:00	Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
519035454	EDI: Q3G.COM	Mar 29 2025 00:23:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
519011977	EDI: DISCOVER	Mar 29 2025 00:23:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
519040500	+ EDI: DISCOVER	Mar 29 2025 00:23:00	Discover Bank, Discover Product Inc, PO BOX 3025, New Albany, OH 43054-3025
519011978	+ Email/Text: Banko@frontlineas.com	Mar 28 2025 20:50:00	Frontline Asset Strategies, 2700 Snelling Avenue North, Suite 250, Saint Paul, MN 55113-1783
519011979	EDI: PHINHARRIS	Mar 29 2025 00:23:00	Harris & Harris, Ltd, 111 W. Jackson Blvd, Suite 400, Chicago, IL 60604-4135
519011980	EDI: LCIICSYSTEM	Mar 29 2025 00:23:00	IC Systems Inc., PO Box 64437, St. Paul, MN 55164-0437
519011982	EDI: IRS.COM	Mar 29 2025 00:23:00	IRS Special Procedures, Banrkuptcy Section, PO Box 744, Springfield, NJ 07081-0744
519011983	+ EDI: JPMORGANCHASE	Mar 29 2025 00:23:00	JCMCB, PO Box 15369, Wilmington, DE 19850-5369
519027379	+ Email/Text: RASEBN@raslg.com	Mar 28 2025 20:48:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519921031	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 28 2025 20:46:33	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519921032	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 28 2025 20:57:26	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519020638	Email/PDF: resurgentbknotifications@resurgent.com	Mar 28 2025 20:56:58	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519011986	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 28 2025 20:49:00	Midland Credit Management Inc, 350 Camina De La Reina, Suite 100, San Diego, CA 92108-3007
519017751	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 28 2025 20:49:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519011987	^ MEBN	Mar 28 2025 20:35:49	National Enterprise Systems, 2479 Edison Boulevard, Unit A, Twinsburg, OH 44087-2476
519011988	^ MEBN	Mar 28 2025 20:34:30	Northstar Location Services, LLC, Attn: Financial Services Department, 4285 Genesee St., Cheektowaga, NY 14225-1943
519057541	EDI: PRA.COM	Mar 29 2025 00:23:00	Portfolio Recovery Associates, LLC, c/o OLD NAVY, POB 41067, Norfolk, VA 23541
519050954	EDI: PRA.COM	Mar 29 2025 00:23:00	Portfolio Recovery Associates, LLC, c/o Pep Boys, POB 41067, Norfolk VA 23541
519064897	EDI: Q3G.COM	Mar 29 2025 00:23:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
519011991	+ Email/Text: ngisupport@radiusgs.com	Mar 28 2025 20:48:00	Radius Global Solutions, PO Box 390905, Minneapolis, MN 55439-0905
519011993	Email/Text: EBN@seliplaw.com	Mar 28 2025 20:48:00	Selip & Stylianou,LLP, 10 Forest Avenue, Suite 300, PO Box 914, Paramus, NJ 07653-0914
519011995	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Mar 28 2025 20:48:00	State of NJ Division of Taxation, Attn: Bankruptcy

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519011992	+ EDI: CITICORP	Mar 29 2025 00:23:00	Department, PO Box 245, Trenton, NJ 08695-0267
519011994	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Mar 28 2025 20:48:00	Sears/CNBA, PO Box 6217, Sioux Falls, SD 57117-6217
519011996	+ EDI: SYNC	Mar 29 2025 00:23:00	State of New Jersey Division of Taxation, Compliance Enforcement Bankruptcy Unit, PO Box 245, Trenton, NJ 08695-0267
519011999	EDI: SYNC	Mar 29 2025 00:23:00	Synchrony Bank, 170 Election Road, Suite 125, Draper, UT 84020-6425
519011998	EDI: SYNC	Mar 29 2025 00:23:00	Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004
519013102	+ EDI: AISACG.COM	Mar 29 2025 00:23:00	Synchrony Bank, PO Box 965013, Orlando, FL 32896-5013
519012000	+ EDI: TDBANKNORTH.COM	Mar 29 2025 00:23:00	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519012001	EDI: USAA.COM	Mar 29 2025 00:23:00	TD Bank, PO Box 1448, Greenville, SC 29602-1448
519012002	Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Mar 28 2025 20:56:54	USAA Credit Card Payments, 10750 McDermott Parkway, San Antonio, TX 78288-0570
519019753	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Mar 28 2025 20:56:54	Wells Fargo Bank, N.A., MAC F8235-040, PO Box 5129, Sioux Falls, SD 57117-5129
			Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4927

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519011981	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519057765	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
519011997	*+	Synchrony Bank, 170 Election Road, Suite 125, Draper, UT 84020-6425
519066118	*+	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2025 at the address(es) listed below:

District/off: 0312-1

User: admin

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Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Michael R. DuPont	on behalf of Creditor ABCO Federal Credit Union dupont@redbanklaw.com lori@redbanklaw.com
Steven N. Taieb	on behalf of Debtor Eric B Stevenson staieb@comcast.net sntgale@aol.com
Steven N. Taieb	on behalf of Joint Debtor Dawn A Stevenson staieb@comcast.net sntgale@aol.com
Thomas G. Egner	on behalf of Debtor Eric B Stevenson tegner@mcdowelllegal.com tcuccini@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;jmiller@mcdowelllegal.com;egnertr62202@notify.bestcase.com
Thomas G. Egner	on behalf of Joint Debtor Dawn A Stevenson tegner@mcdowelllegal.com tcuccini@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;jmiller@mcdowelllegal.com;egnertr62202@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10